



Robert Greene Sterne
Jorge A. Goldstein
David K.S. Cornwell
Robert W. Esmond
Tracy-Gene G. Durkin
Michele A. Cimballa
Michael B. Ray
Robert E. Sokohl
Eric K. Steffe
Michael Q. Lee
John M. Covert
Robert C. Millionig
Donald J. Featherstone
Timothy J. Shea, Jr
Michael V. Messinger
Judith U. Kim
Jeffrey T. Helvey
Eldora L. Ellison

Donald R. Banowit
Peter A. Jackman
Brian J. DeJ Buono
Mark Fox Evens
Vincent L. Capuano
Elizabeth J. Haanes
Michael D. Specht
Kevin W. McCabe
Glenn K. Perry
Edward W. Yee
Grant E. Reed
Virgil Lee Beason
Theodore A. Wood
Joseph S. Ostroff
Jason D. Eisenberg
Tracy L. Muller
Jon E. Wright
LuAnne M. DeSantis

Ann E. Summerfield
Helene C. Carlson
Cynthia M. Bouchez
Timothy A. Doyle
Gaby L. Longworth
Lori A. Gordon
Laura A. Vogel
Bashir M.S. Ali
Shannon A. Carroll
Anbar F. Khal
Michelle K. Holoubek
Marsha A. Rose
Scott A. Schaller
Lei Zhou
W. Blake Coblentz
James J. Pohl
John T. Haran
Mark W. Rygiel

Michael R. Malek*
Carla Ji-Eun Kim
Doyle A. Siever*
Ulrike Winkler Jenks
Paul A. Calvo
Robert A. Schwartzman
C. Matthew Rozier*
Shameek Ghose
Randall K. Baldwin
Daniel J. Nevriy

Registered Patent Agents*
Karen R. Markowicz
Matthew J. Dowd
Mita Mukherjee
Scott M. Woodhouse
Peter A. Socarras
Jeffrey K. Mills

Danielle L. Letting
Lori Brandes
Steven C. Oppenheimer
Aaron S. Lukas
Gaurav Asthana
Robert E. Bakin
Salvador M. Bezos

Of Counsel
Edward J. Kessler
Kenneth C. Bass III
Marvin C. Guthrie
Christopher P. Wrist

*Admitted only in Maryland
*Admitted only in Virginia
•Practice Limited to
Federal Agencies

November 9, 2007

WRITER'S DIRECT NUMBER:
(202) 772-8855

INTERNET ADDRESS:
HOLOUBEK@SKGF.COM

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Art Unit 3694

Attn: Mail Stop Amendment

Re: U.S. Utility Patent Application
Application No. 10/750,030; Filed: December 31, 2003
For: **Method and Apparatus for Automatically Processing Invoiced
Payments with Selectable Payment Terms**
Inventors: STANIAR *et al.*
Our Ref: 2348.0050000

Sir:

Transmitted herewith for appropriate action is the Reply to Restriction Requirement.
This document is being filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

Michelle K. Holoubek
Attorney for Applicants
Registration No. 54,179

MKH/CAC/mls
Enclosure(s)
746444_1.DOC